

Application number: 09/827788

Art Unit: 3625

Applicant: Khai Hee Kwan

Examiner: Robert Rhode.

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

2. (Previously Presented) A method according to claim 1 wherein the payment is in the form of monetary units.

3. (Currently Amended) A method according to claim 1 further includes responding with an activation code through a first network and receiving said code from payer through a second network.

~~-wherein the payment from the payer is made as a direct debit transaction in the case of a prepaid telecommunication account.~~

4. (Currently Amended) A method according to claim 1 whereby said authentication is satisfied, if the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of funds satisfying said amount and subject to said verification, the said amount debited from payer's sub account and credited same to payee's sub account.

~~wherein the payment is made from the payer as a debit book entry transaction in the case of an non-prepaid telecommunication account where the payment amount is included in the billing statement where the total bill includes regular telecommunication charges.~~

5. (Currently Amended) A method according to claim 1 wherein sub-account including at least a password for access, wherein the payment is made to the merchant or payee as a credit book entry in the case of non-prepaid

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~~telecommunication account and is including in the billing statement where the total may be netted off with regular telecommunication charges.~~

6. (Currently Amended) A method according to claim 1 further includes the steps for receiving goods and services comprising : wherein the purchase transaction is initiated at a point of sale by payer by connecting using internet protocol or wireless application protocol.

receiving and storing an encrypted receipt in payer's wireless communication device;

verifying of transaction includes a step of downloading said receipt from the payer's wireless communication device to merchant server and comparing against a copy stored in merchant server; and

checking the integrity of the receipt further includes the step of uploading the receipt to the payment processor for decryption.

7. (Cancel)

8. (Cancel)

9. (Cancel).

10. (Cancel).

11. (Cancel)

12. (Cancel)

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13. (Cancel).

14. (Cancel)

15. (Cancel).

16. (Cancel)

17. (Cancel)

18. (Cancel)

19. (Cancel)

20. (Previously Presented) A method according to claim 1 and further comprising a customer interface comprising an interactive voice response module.

21. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 1.

22. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 2.

23. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one

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telecommunication service provider and a wireless communication device implementing method 3.

24. (NEW) System for paying for goods or services over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 4.

25. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 5.

26. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 6.

27. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 20.

28. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 1.

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29. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 3.

30. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 4.

31. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 5.

32. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 6.

33 (NEW) A method for presenting a receipt to receive goods or services previously paid comprising:

receiving and storing a receipt in payer's wireless communication device;

downloading said receipt from the payer's wireless communication device to merchant server and matching against a stored copy in merchant server; and

if receipt is matched, receiving goods or services from merchant.